

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

TERRY MEZO
BONITA MEZO
Debtor(s)

Case No. 09-37171

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/06/2009.
- 2) The plan was confirmed on 12/18/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/07/2014.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,715.00.
- 10) Amount of unsecured claims discharged without payment: \$2,550.48.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$48,738.36
Less amount refunded to debtor	\$438.36

NET RECEIPTS: \$48,300.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,486.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,121.79
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,608.29

Attorney fees paid and disclosed by debtor: \$13.50

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIED CREDIT	Unsecured	1,495.00	NA	NA	0.00	0.00
AMCORE BANK	Unsecured	565.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,292.00	1,313.26	1,313.26	1,306.56	0.00
CITIFINANCIAL	Unsecured	2,693.00	2,749.58	2,749.58	2,735.56	0.00
COMENITY BANK	Unsecured	282.00	282.78	282.78	281.34	0.00
CONSUMER FINANCIAL SERVICES	Secured	2,679.00	2,251.18	2,251.18	2,251.18	133.07
EAST BAY FUNDING	Unsecured	1,324.00	1,324.20	1,324.20	1,317.45	0.00
FORD MOTOR CREDIT CO	Unsecured	NA	0.00	0.00	0.00	0.00
FORD MOTOR CREDIT CO	Secured	15,778.00	9,459.47	9,459.47	9,459.47	1,636.56
GREAT AMERICAN FINANCE	Unsecured	169.00	179.80	179.80	178.88	0.00
HARRIS & HARRIS LTD	Unsecured	415.00	NA	NA	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	11,442.00	11,601.68	11,601.68	11,542.53	0.00
INTERNAL REVENUE SERVICE	Priority	NA	764.43	764.43	764.43	0.00
LVNV FUNDING	Unsecured	634.00	637.35	637.35	634.10	0.00
LVNV FUNDING	Unsecured	342.00	344.25	344.25	342.49	0.00
MIDLAND CREDIT MGMT	Unsecured	833.00	835.47	835.47	831.21	0.00
NATIONAL CITY MORTGAGE	Secured	15,832.00	0.00	0.00	0.00	0.00
NATIONAL CITY MORTGAGE	Secured	0.00	0.00	0.00	0.00	0.00
NICOR GAS	Unsecured	321.00	341.20	341.20	339.46	0.00
OPHRYS LLC	Unsecured	3,888.00	3,954.06	3,954.06	3,933.90	0.00
PAYDAY LOAN STORE	Unsecured	1,000.00	1,430.09	1,430.09	1,422.80	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	638.00	625.46	625.46	622.27	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	558.00	561.90	561.90	559.04	0.00
SEVENTH AVENUE	Unsecured	222.00	222.91	222.91	221.77	0.00
TOYOTA MOTOR CREDIT CORP	Secured	2,432.00	2,106.58	2,106.58	2,106.58	71.06
US DEPARTMENT OF HOUSING & UR	Secured	NA	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$11,566.05	\$11,566.05	\$1,707.62
All Other Secured	\$2,251.18	\$2,251.18	\$133.07
TOTAL SECURED:	\$13,817.23	\$13,817.23	\$1,840.69
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$764.43	\$764.43	\$0.00
TOTAL PRIORITY:	\$764.43	\$764.43	\$0.00
GENERAL UNSECURED PAYMENTS:	\$26,403.99	\$26,269.36	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,608.29</u>	
Disbursements to Creditors	<u>\$42,691.71</u>	
TOTAL DISBURSEMENTS :		<u>\$48,300.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/22/2015

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.